

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-22941-RG
Chapter: 13
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edward T. Williams 161 Pomona Ave Newark, NJ 07112	Angela M. Foster-Williams 161 Pomona Ave Newark, NJ 07112
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Social Security No.:

xxx-xx-8741	xxx-xx-5539
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Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 21, 2018.

On 3/4/19 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: April 3, 2019
Time: 08:30 AM
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 7, 2019

JAN: lc

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward T. Williams
 Angela M. Foster-Williams
 Debtors

Case No. 18-22941-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 185Page 1 of 3
Total Noticed: 68

Date Rcvd: Mar 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2019.

db/jdb +Edward T. Williams, Angela M. Foster-Williams, 161 Pomona Ave, Newark, NJ 07112-2030
 517615268 ACS/CHELA, C/O ACS, UTICA, NY 13501
 517615269 +ALLIED COLLECTION SVCS, 9301 OAKDALE AVE STE 205, CHATSWORTH, CA 91311-6547
 517615272 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: AMERICAN HONDA FINANCE, 201 LITTLE FALLS DR, WILMINGTON, DE 19808)
 517615273 +BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
 517726129 Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
 517615282 +CHLD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
 517615284 +CREDIT ACCEPTANCE, PO BOX 513, SOUTHFIELD, MI 48037-0513
 517629358 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: CREDIT ACCEPTANCE, 25505 WEST 12 MILE ROAD, SOUTHFIELD, MI 48034)
 517615288 +DEBT REC SOL, 6800 JERICHO TURNPIKE, SYOSSET, NY 11791-4436
 517615292 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218
 517615293 +DSRM NT BK, POB 631, AMARILLO, TX 79105-0631
 517713050 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
 517615295 +HSBCINSLNS, PO BOX 2013, BUFFALO, NY 14240-2013
 517615312 +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
 517655141 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
 517680758 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 517615324 +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609
 517615326 +US DEPT OF ED/GLELSI, 2401 INTERNATIONAL LANE, MADISON, WI 53704-3121
 517615327 +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
 517615331 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203
 (address filed with court: WELLS FARGO HM MORTGAG, 8480 STAGECOACH CIR, FREDERICK, MD 21701)
 517615332 +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
 517615270 +allstate Property & Casualty Ins., PO Box 4303, Carol Stream, IL 60197-4303
 517615294 +excel medical lab Inc., DBA Everest Medical Lab, 99-107 Glendale Ave., Edison, NJ 08817-5279

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 08 2019 00:00:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 08 2019 00:00:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:05:48 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 517615267 +E-mail/Text: seinhorn@ars-llc.biz Mar 08 2019 00:01:03 ABLTY RECVRY, PO BOX 4031, WYOMING, PA 18644-0031
 517615271 +E-mail/Text: ally@ebn.phinsolutions.com Mar 07 2019 23:59:31 ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
 517627966 E-mail/Text: ally@ebn.phinsolutions.com Mar 07 2019 23:59:31 Ally Financial, PO Box 130424, Roseville MN 55113-0004
 517615276 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 08 2019 00:04:12 CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
 517615274 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 08 2019 00:04:12 CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238
 517615281 +E-mail/Text: bankruptcy@cavps.com Mar 08 2019 00:00:40 CAVALRY PORTFOLIO SERV, PO BOX 27288, TEMPE, AZ 85285-7288
 517615283 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 08 2019 00:00:11 COMENITY BANK/CHADWCKS, PO BOX 182789, COLUMBUS, OH 43218-2789
 517615286 +E-mail/PDF: creditoneteknotifications@resurgent.com Mar 08 2019 00:05:14 CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
 517699166 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 08 2019 00:05:01 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 517621041 +E-mail/Text: bankruptcy@cavps.com Mar 08 2019 00:00:40 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517615289 +E-mail/Text: electronicbkydocs@nelnet.net Mar 08 2019 00:00:30 DEPT OF EDUCATION/NELN, 121 S 13TH ST, LINCOLN, NE 68508-1904
 517615291 +E-mail/Text: mrdiscen@discover.com Mar 07 2019 23:59:32 DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
 517629198 E-mail/Text: mrdiscen@discover.com Mar 07 2019 23:59:32 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517615296 E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 08 2019 00:00:36 JEFFERSON CAPITAL SYST, 16 MCLELAND RD, SAINT CLOUD, MN 56303
 517673187 E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 08 2019 00:00:36 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

District/off: 0312-2

User: admin
Form ID: 185

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Total Noticed: 68

Date Rcvd: Mar 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517615298 +E-mail/PDF: resurgentbknotifications@resurgent.com Mar 08 2019 00:04:23 LVNV FUNDING LLC,
PO BOX 1269, GREENVILLE, SC 29602-1269
517707111 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 08 2019 00:05:15 LVNV Funding,
c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
517718370 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 08 2019 00:04:24
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBMLLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517704321 E-mail/PDF: resurgentbknotifications@resurgent.com Mar 08 2019 00:04:23
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517615300 E-mail/Text: bankruptcydpt@mcmcg.com Mar 08 2019 00:00:23 MCM, POB 60578,
Los Angeles, CA 90060-0578
517689599 E-mail/Text: bkr@cardworks.com Mar 07 2019 23:59:18 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517615301 +E-mail/Text: bkr@cardworks.com Mar 07 2019 23:59:18 MERRICK BANK CORP, PO BOX 9201,
OLD BETHPAGE, NY 11804-9001
517615302 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 08 2019 00:00:23 MIDLAND FUNDING,
2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517693186 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 08 2019 00:00:23 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517615309 +E-mail/Text: bankruptcy@onlineis.com Mar 08 2019 00:00:51 ONLINE COLLECTIONS, PO BOX 1489,
WINTERVILLE, NC 28590-1489
517615310 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 08 2019 00:05:09
PORTFOLIO RECOV ASSOC, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952
518015007 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 08 2019 00:05:05
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518015008 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 08 2019 00:06:10
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517727980 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 08 2019 00:17:07
Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
517615311 +E-mail/Text: bkrpt@retrievalmasters.com Mar 08 2019 00:00:23 RMCB, PO Box 1235,
Elmsford, NY 10523-0935
517615314 +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:04:50 SYNCB/AMER EAGLE, PO BOX 965005,
ORLANDO, FL 32896-5005
517615315 +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:04:00 SYNCB/JEWELRY CUSTOM,
C/O PO BOX 965036, ORLANDO, FL 32896-0001
517615316 +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:05:48 SYNCB/LOWES, PO BOX 956005,
ORLANDO, FL 32896-0001
517615317 +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:04:00 SYNCB/OLD NAVY, PO BOX 965005,
ORLANDO, FL 32896-5005
517615318 +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:04:50 SYNCB/PEACH DIRECT,
C/O PO BOX 965036, ORLANDO, FL 32896-0001
517615319 +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:04:53 SYNCB/SAMS CLUB, PO BOX 965005,
ORLANDO, FL 32896-5005
517615322 +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:04:00 SYNCB/WALMART, PO BOX 965024,
ORLANDO, FL 32896-5024
517617826 +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:05:51 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517721744 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Mar 08 2019 00:05:18 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517615330 +E-mail/Text: bnc-bluestem@quantum3group.com Mar 08 2019 00:00:58 WEBBANK/FINGERHUT,
6250 RIDGEWOOD RD, SAINT CLOUD, MN 56303-0820
517615280 +E-mail/PDF: gecscedi@recoverycorp.com Mar 08 2019 00:05:48 carecredit, po box 960061,
Orlando, FL 32896-0061

TOTAL: 44

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
Southfield, MI 48034)
517615277* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517615279* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
517615275* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)
517615278* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: CAPITAL ONE, 15000 CAPITAL ONE DR, RICHMOND, VA 23238)
517615287* +CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517615285* +Credit Acceptance, PO Box 513, Southfield, MI 48037-0513
517615290* +DEPT OF EDUCATION/NEILN, 121 S 13TH ST, LINCOLN, NE 68508-1904
517615297* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYST, 16 MCLELAND RD, SAINT CLOUD, MN 56303)
517615299* +LVNV FUNDING LLC, PO BOX 1269, GREENVILLE, SC 29602-1269
517615303* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615304* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615305* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615306* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517615307* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709

District/off: 0312-2

User: admin
Form ID: 185

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Total Noticed: 68

Date Rcvd: Mar 07, 2019

***** BYPASSED RECIPIENTS (continued) *****

517615308* +MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517693235* +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517615313* +SANTANDER CONSUMER USA, PO BOX 961245, FT WORTH, TX 76161-0244
517615320* +SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
517615321* +SYNCB/SAMS CLUB, PO BOX 965005, ORLANDO, FL 32896-5005
517615325* +US DEP ED, PO BOX 5609, GREENVILLE, TX 75403-5609
517615328* +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
517615329* +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860
517615333* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
517615334* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
517615335* +WF EFS, PO BOX 5185, SIOUX FALLS, SD 57117-5185
517615323 ##+Tate & Krilin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

TOTALS: 0, * 26, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magrue.com
Rebecca Ann Solarz on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmllawgroup.com
Russell L. Low on behalf of Debtor Edward T. Williams rbear611@aol.com, ecf@lowbankruptcy.com/r57808@notify.bestcase.com
Russell L. Low on behalf of Joint Debtor Angela M. Foster-Williams rbear611@aol.com, ecf@lowbankruptcy.com/r57808@notify.bestcase.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7